

VALLEY FINANCIAL CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2314327	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$771	\$764	-1.0%		
Loans	\$507	\$542	6.8%		
Construction & development	\$35	\$40	16.6%		
Closed-end 1-4 family residential	\$92	\$113	23.1%		
Home equity	\$30	\$28	-7.0%		
Credit card	\$1	\$1	-5.9%		
Other consumer	\$1	\$1	-9.7%		
Commercial & Industrial	\$87	\$92	5.8%		
Commercial real estate	\$243	\$244	0.4%		
Unused commitments	\$119	\$134	12.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$118	\$65	-44.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$71	\$85	19.6%		
Cash & balances due	\$31	\$20	-35.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$700	\$685	-2.0%		
Deposits	\$633	\$623	-1.7%		
Total other borrowings	\$62	\$58	-6.3%		
FHLB advances	\$43	\$38	-11.6%		
Equity					
Equity capital at quarter end	\$72	\$78	9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	10.1%	--		
Tier 1 risk based capital ratio	12.6%	13.2%	--		
Total risk based capital ratio	13.9%	14.5%	--		
Return on equity ¹	10.8%	6.9%	--		
Return on assets ¹	1.0%	0.7%	--		
Net interest margin ¹	3.5%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	134.2%	109.1%	--		
Loss provision to net charge-offs (qtr)	-124.1%	48.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	12.1%	10.6%	0.3%	1.5%	--
Closed-end 1-4 family residential	0.4%	0.8%	0.0%	0.2%	--
Home equity	0.2%	1.6%	0.0%	0.0%	--
Credit card	0.3%	0.1%	0.2%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	1.9%	1.4%	0.1%	0.1%	--
Commercial real estate	0.4%	0.2%	0.0%	0.0%	--
Total loans	1.4%	1.4%	0.0%	0.2%	--